



United States
Department of
Agriculture

Rural Development



Lender Training

Business & Industry Guaranteed Loan Program Lender Training

This free workshop will cover the life of a U.S. Department of Agriculture Rural Development [Business and Industry \(B & I\) Guaranteed Loan](#) from application processing to after closing Lender servicing. Training materials will be provided.

Topics Covered:

- Benefits of B&I Lending to the Bank and Borrower
- Identifying a B&I Loan (Screening Application)
- Eligibility Issues (Lender Experience and Business Location)
- Understanding the B&I Loan Process (Pre-application versus Full Application)
- Underwriting Criteria (Tangible Balance Sheet Equity and Collateral Test)
- Agency Review and Approval with Conditional Commitment
- Step-by-Step B&I Form Completion
- Packaging the Loan for USDA Rural Development Submittal
- Loan Closing and Funding
- Issuing Loan Note Guarantee
- Lender Servicing and Reporting Responsibility After Closing

Who Should Attend?

The workshop is geared towards **Lenders** and **Service Providers** and others who want to understand more about the process as a whole. **Compliance Officers, Underwriters, and loan closing personnel** will receive valuable information about what is needed from the loan package to complete their process as streamlined as possible. Even if this is not your specific role, understanding what goes into application processing, closing and funding the loan helps with setting borrower expectations up front—resulting in a smoother closing and happier customers.

Register to Attend!

April 21, 2016
9:00 a.m. — noon

Stephens Federal Building
355 E. Hancock Avenue
Third Floor,
RD Conference Room
Athens, Ga 30601

Contact to register:
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